

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Scott D Scheaffer  
Christina L Scheaffer  
Debtors

Case No. 19-02268-HWV  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: admin  
Form ID: 318

Page 1 of 2  
Total Noticed: 25

Date Rcvd: Sep 18, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 20, 2019.  
db/jdb

+Scott D Scheaffer, Christina L Scheaffer, 590 S. Geyers Church Rd.,  
Middletown, PA 17057-4448  
5203328 Best Buy Credit Services, P.O. Box 78009, Phoenix, AZ 85062-8009  
5203331 +Citi Cards, Attn: Centralized Bankruptcy, P.O. Box 790040, Saint Louis, MO 63179-0040  
5203332 +Citi/Sears, Centralized Bankruptcy, PO Box 790034, Saint Louis, MO 63179-0034  
5203333 +Citibank Home Depot, Centralized Bankruptcy, PO Box 790034, Saint Louis, MO 63179-0034  
5203337 Goldman Sachs Bank USA, PO Box 45400, Salt Lake City, UT 84145-0400  
5203338 +Hyundai Motor Finance, Attn: Bankruptcy, P.O. Box 20809, Fountain Valley, CA 92728-0809  
5203341 +Marcus by Goldman Sachs, Attn: Bankruptcy, PO Box 45400, Salt Lake City, UT 84145-0400  
5203342 +PNC Bank, PO Box 6543, Carol Stream, IL 60197-6543  
5203343 +PNC Bank, Attn: Bankruptcy Department, P.O. Box 5570, Cleveland, OH 44101-0570  
5203344 Staples Credit Plan, Processing Center, PO Box 78014, Des Moines, IA 50364-0001

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
cr

+EDI: PRA.COM Sep 18 2019 23:13:00 PRA Receivables Management, LLC, PO Box 41021,  
Norfolk, VA 23541-1021  
5203327 E-mail/Text: bankruptcy@bbandt.com Sep 18 2019 19:29:10 BB&T, Attn: Bankruptcy,  
PO Box 1847, Wilson, NC 27894  
5203326 E-mail/Text: bankruptcy@bbandt.com Sep 18 2019 19:29:10 BB&T, P.O. Box 580002,  
Charlotte, NC 28258  
5203325 EDI: TSYS2.COM Sep 18 2019 23:13:00 Barclays, PO Box 13337, Philadelphia, PA 19101-3337  
5203329 EDI: CAPITALONE.COM Sep 18 2019 23:13:00 Capital One, Bankruptcy Department,  
P.O. Box 5155, Norcross, GA 30091  
5203330 +EDI: CAPITALONE.COM Sep 18 2019 23:13:00 Capital One, Bankruptcy Department,  
P.O. Box 30285, Salt Lake City, UT 84130-0285  
5203334 +EDI: WFNNB.COM Sep 18 2019 23:13:00 Comenity Bank, Attn: Bankruptcy, PO Box 182125,  
Columbus, OH 43218-2125  
5203335 EDI: DISCOVER.COM Sep 18 2019 23:13:00 Discover Financial, Attn: Bankruptcy,  
P.O. Box 15316, Wilmington, DE 19850  
5203336 EDI: DISCOVER.COM Sep 18 2019 23:13:00 Discover Financial Services,  
Attn: Bankruptcy Services, P.O. Box 3025, New Albany, OH 43054-3025  
5203339 +EDI: HY11.COM Sep 18 2019 23:13:00 Hyundai Motor Finance, PO Box 650805,  
Dallas, TX 75265-0805  
5203340 +E-mail/Text: bncnotices@becket-lee.com Sep 18 2019 19:29:03 Kohls, Kohls Credit,  
P.O. Box 3120, Milwaukee, WI 53201-3120  
5203345 +EDI: RMSC.COM Sep 18 2019 23:13:00 Synchrony Bank, Attn: Bankruptcy Department,  
PO Box 965060, Orlando, FL 32896-5060  
5203571 +EDI: RMSC.COM Sep 18 2019 23:13:00 Synchrony Bank, c/o PRA Receivables Management, LLC,  
PO Box 41021, Norfolk, VA 23541-1021  
5203346 +EDI: WTRNBANK.COM Sep 18 2019 23:13:00 Target Card Services, Mailstop BT, PO Box 9475,  
Minneapolis, MN 55440-9475

TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 20, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

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Page 2 of 2  
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 18, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmlawgroup.com  
Leah M Stump on behalf of Debtor 2 Christina L Scheaffer lstump@shepleylaw.com  
Leah M Stump on behalf of Debtor 1 Scott D Scheaffer lstump@shepleylaw.com  
Leon P. Haller (Trustee) lhaller@pkh.com, lrynard@pkh.com;lhaller@ecf.axosfs.com  
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 5

**Information to identify the case:**Debtor 1 **Scott D Scheaffer**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-2223**

EIN ---

Debtor 2 **Christina L Scheaffer**

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-2135**

EIN ---

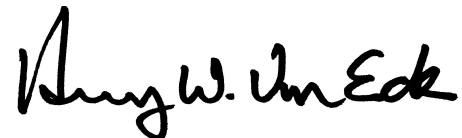
United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **1:19-bk-02268-HWV****Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Scott D Scheaffer

Christina L Scheaffer

**By the  
court:**Honorable Henry W. Van Eck  
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

9/18/19**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**